



## Wrongful Denial of Insurance Claims

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Good morning. I am Cheryl Burda, director of programs and services for the Brain Injury Association of Michigan. I have been advocating for people with brain injuries and their families for 23 years, in Iowa, Illinois and Michigan.

The Brain Injury Association of Michigan is a non-profit organization that brings together people with brain injury, their families, friends, and concerned professionals to improve the quality of life that people experience after brain injury. We regularly hear from families and survivors who seek our help when their benefits are denied by their insurance company.

In cases of serious auto accident – and particularly in cases of brain injury – time is of the essence in providing rehabilitative care. Especially during the first year of recovery, every day lost to fighting with insurance companies, rather than receiving appropriate treatment, renders the accident victim less able to fully regain the skills affected by their injury.

Policyholders faithfully pay premiums so that when they are injured, their insurance company will be there to help. Unfortunately, instead of responding with the same good-faith toward their customers, auto insurance companies all too often will delay, deny and defend **legitimate** claims.

Such wrongful denials can be devastating to families whose lives are already turned upside down by an auto accident or brain injury.

It is unfortunate that it takes legislation to demand an industry be held accountable for its moral obligation to the consumers who, in the case of auto insurance, are required to buy its product.

Yet that is where we stand.

When insurance companies wrongfully deny **legitimate claims**, the injured person is less likely to achieve the quality of life they enjoyed prior to the accident and less able to **maintain a productive and independent lifestyle**.

Thank you again, Representatives, for your leadership on the important issue of insurance reform.